

2023 MaineCare Eligibility Guidelines



Maine Department of Health and Human Services
Office for Family Independence

Coverage Group	Benefit	FPL	1	2	3	4	Each Additional Person	Asset Limits and Special Rules
Under Age 1	Full MaineCare Benefit	196%	\$2,382	\$3,221	\$4,061	\$4,900	\$840	Newborns born to a mother receiving full MaineCare on the date the baby is born are eligible without an income test.
Age 1 – 18	Full MaineCare Benefit	162%	\$1,969	\$2,663	\$3,357	\$4,050	\$694	
Age 19 & 20	Full MaineCare Benefit	161%	\$1,957	\$2,646	\$3,336	\$4,025	\$690	
Cub Care (CHIP)	Full MaineCare Benefit	213%	\$2,558	\$3,501	\$4,413	\$5,325	\$913	For children under age 18 with income over 162% of the Federal Poverty Level. There is a monthly fee of \$8-\$64 depending on household income and family size.
Parents & Caretaker Relatives	Full MaineCare Benefit	105%	\$1,276	\$1,726	\$2,176	\$2,625	\$450	Must be residing with and caring for a dependent child under the age of 18.
Pregnant Women ¹	Full MaineCare Benefit	214%	N/A	\$3,517	\$4,434	\$5,350	\$917	Household size increases by the number of babies expected. Once enrolled coverage continues 2-3 months after the end of the pregnancy.
Expansion Adults	Full MaineCare Benefit	138%	\$1,677	\$2,268	\$2,859	\$3,450	\$592	Cannot be pregnant, eligible for Medicare Part A or B, or eligible in another coverage group.
Aged, Blind, Disabled	Full MaineCare Benefit	100%	\$1,215	\$1,644				<u>Asset Limit:</u> \$2,000 per individual or \$3,000 per couple Must be over the age of 65 or have a disabling condition per the criteria of the Social Security Administration
Working with a Disabling Condition	Full MaineCare Benefit	250%	\$3,038	\$4,109				2-step income test: 1. Unearned income must be under 100% of FPL. 2. Total earned and unearned income must be under 250% of FPL. <u>Asset Limit:</u> \$8,000 per individual or \$12,000 per couple Must be under the age of 65, have a disabling condition per the criteria of the Social Security Administration and earnings. A premium up to \$20/month may be required.

¹ Add 1 to household size for each baby expected.

Coverage Group	Benefit	FPL	1	2	3	4	Each Additional Person	Asset Limits and Special Rules
Katie Beckett	Full MaineCare Benefit		\$2,742					
Special Benefit Waiver	Limited Benefit	250%	\$3,038	\$4,109	\$5,180	\$6,250	\$1,071	A MaineCare benefit for people living with HIV/AIDS who are not eligible in another coverage group. Must comply with treatment plan. A monthly premium may be required.
Limited Family Planning Benefit	Limited Benefit	214%	\$2,601					Provides limited family planning services for individuals not otherwise eligible for MaineCare.
Breast and Cervical Cancer	Limited Benefit	250%	\$3,038	\$4,109	\$5,180	\$6,250	\$1,071	Program run by Maine CDC; provides coverage to women under the age of 65. https://www.maine.gov/dhhs/mecdc/population-health/bcp/
Drugs for the Elderly and Disabled (DEL)	Prescription Drug Benefit	185%	\$2,248	\$3,041				<u>Asset Limit</u> : \$50,000 per individual or \$75,000 per couple
Maine Rx Plus	Prescription Drug Benefit	350%	\$4,253	\$5,752	\$7,251	\$8,750	\$1,500	Cannot be combined with MaineCare or the Special Benefit Waiver.
QMB (Medicare Savings Program)	Pays Part B monthly premiums, plus Medicare coinsurance and deductibles.	150%	\$1,823	\$2,465				<u>Asset Limit</u> : \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.
SLMB (Medicare Savings Program)	Pays Part B monthly premiums	170%	\$2,066	\$2,794				<u>Asset Limit</u> : \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.
QI (Medicare Savings Program)	Pays Part B monthly premiums	185%	\$2,248	\$3,041				<u>Asset Limit</u> : \$50,000 per individual or \$75,000 per couple Must be entitled to Medicare Part A. Only liquid assets count.

Income: Includes household money from sources such as Social Security, pensions, wages, alimony, self-employment, etc. Some income is partially or fully disregarded. Each group outlined has different rules for what income is disregarded.

Assets: Examples of assets include bank accounts, stocks, life insurance, bonds, vehicles, real estate, etc. Only liquid assets are counted for Medicare Savings Programs (Buy-in). These types of assets include cash or other resources that can be converted into cash on demand.

Estate Recovery: If you are age 55 or older and receive MaineCare (Maine Medicaid) to pay for nursing facility services or home and community-based services, the State may make a claim on the assets of your estate (upon your death) to recover the money that MaineCare has paid for these services as well as for any hospital and prescription drug services related to these nursing facility or home and community-based services. No claim will be made if the only benefit you get is Medicare Savings Program (Buy-in). For more information about estate recovery call 1-800-977-6740.